

United States Bankruptcy Court  
Middle District of Pennsylvania

In re:  
Jaime Gonzalez-Torres  
Debtor

Case No. 23-00067-HWV  
Chapter 13

District/off: 0314-1  
Date Rcvd: Feb 27, 2023

User: AutoDocke  
Form ID: ntcnfhrg

Page 1 of 3  
Total Noticed: 56

The following symbols are used throughout this certificate:

**Symbol**      **Definition**

- + Addresses marked '+' were corrected by inserting the ZIP, adding the last four digits to complete the zip +4, or replacing an incorrect ZIP. USPS regulations require that automation-compatible mail display the correct ZIP.

## CERTIFICATE OF NOTICE

**Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Mar 01, 2023:**

Recip ID	Recipient Name and Address
db	+ Jaime Gonzalez-Torres, 2619 Brookwood St., Harrisburg, PA 17111-1140
5516063	12 First Electronic Bank, PO Box 1216, Chesapeake, VA 23327-1216
5516064	Barclays Bank Delaware, 120 Corporate Blvd, Ste 100, Norfolk, VA 23502-4952
5516067	Capital One N.A., 120 Corporate Blvd, Ste 100, Norfolk, VA 23502-4952
5516072	Comenity Capital Bank, 120 Corporate Blvd, Ste 100, Norfolk, VA 23502-4952
5516073	Comenity/Prcpgd, Attn: Bankruptcy, PO Box 182125, Columbus, OH 43218-2125
5516075	Credit One Bank N.A., 320 E Big Beaver Rd, Troy, MI 48083-1238
5523427	+ Harrisburg City, c/o Keystone Collections Group, 546 Wendel Road, Irwin, PA 15642-7539
5516081	Harrisburg Dental Health Assoc, PO Box 140065, Nashville, TN 37214-0065
5523390	+ Harrisburg School District, c/o Keystone Collections Group, 546 Wendel Road, Irwin, PA 15642-7539
5516084	+ Keystone Collections Group, PO Box 499, Irwin, PA 15642-0499
5516089	Medical, 1807 Huguenot Rd, Midlothian, VA 23113-5604
5516090	Mid-America Bank and Trust Tot, PO Box 550, Hutchinson, KS 67504-0550
5516102	+ Office of Attorney General, Financial Enforcement, 16th Floor, Strawberry Square, Harrisburg, PA 17120-0001
5516094	+ Receivable Management Inc, 7206 Hull Rd, Ste 211, Richmond, VA 23173-0001
5516098	Synchrony Bank, 320 E Big Beaver Rd, Troy, MI 48083-1238
5516099	T-Mobile USA, PO Box 9004, Renton, WA 98057-9004
5518144	+ Unifund CCR, LLC, Tsarouhis Law Group, 21 South 9th Street, Allentown, PA 18102-4861
5516105	United States Attorney, PO Box 11754, Harrisburg, PA 17108-1754

TOTAL: 19

**Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.**

Electronic transmission includes sending notices via email (Email/text and Email/PDF), and electronic data interchange (EDI). Electronic transmission is in Eastern Standard Time.

Recip ID	Notice Type: Email Address	Date/Time	Recipient Name and Address
cr	+ Email/PDF: rmscedi@recoverycorp.com	Feb 27 2023 18:54:11	PRA Receivables Management, LLC, PO Box 41021, Norfolk, VA 23541-1021
5516065	Email/Text: bankruptcy@usecapital.com	Feb 27 2023 18:46:00	Capital Accounts, Attn: Bankruptcy, PO Box 140065, Nashville, TN 37214-0065
5516066	Email/Text: bankruptcy@cavps.com	Feb 27 2023 18:46:00	Capital One, 4050 E Cotton Center Blvd, Phoenix, AZ 85040-8861
5516068	Email/Text: bankruptcy@cavps.com	Feb 27 2023 18:46:00	Cavalry Portfolio Services, Attn: Bankruptcy, 500 Summit Lake Dr, Ste 400, Valhalla, NY 10595-2321
5516452	+ Email/Text: bankruptcy@cavps.com	Feb 27 2023 18:46:00	Cavalry SPV I, LLC, PO Box 4252, Greenwich, CT 06831-0405
5516069	Email/Text: BKPT@cfna.com	Feb 27 2023 18:45:00	Cfna/Credit First Natl Assoc, Attn: Bankruptcy, PO Box 81315, Cleveland, OH 44181-0315
5516070	Email/Text: BNC-ALLIANCE@QUANTUM3GROUP.COM	Feb 27 2023 18:46:00	Comenity Bank/Bon Ton, Attn: Bankruptcy, PO Box 182125, Columbus, OH 43218-2125
5516071	Email/Text: BNC-ALLIANCE@QUANTUM3GROUP.COM	Feb 27 2023 18:46:00	Comenity Bank/Zales, Attn: Bankruptcy, PO Box 182125, Columbus, OH 43218-2125
5516074	+ Email/Text: convergent@ebn.phinsolutions.com	Feb 27 2023 18:46:00	Convergent Outsourcing, Inc., Attn: Bankruptcy,

5516100	Email/Text: ra-li-occ-esbkpt-hbg@pa.gov	Feb 27 2023 18:46:00	800 SW 39th St, Ste 100, Renton, WA 98057-4927
5516994	Email/Text: mrdiscen@discover.com	Feb 27 2023 18:46:00	Bureau of Employer Tax Operations, PO Box 68568, Harrisburg, PA 17106
5516076	Email/Text: mrdiscen@discover.com	Feb 27 2023 18:46:00	Discover Bank, Discover Products Inc, PO Box 3025, New Albany, OH 43054-3025
5516080	Email/Text: administrative@foundationfinance.com	Feb 27 2023 18:46:00	Foundation Finance Company, Attn: Bankruptcy, PO Box 3025, New Albany, OH 43054-3025
5516078	Email/Text: JCAP_BNC_Notices@jcap.com	Feb 27 2023 18:46:00	First Access Card, 16 McLeland Rd, Saint Cloud, MN 56303-2198
5516079	Email/PDF: ais.fpc.ebn@aisinfo.com	Feb 27 2023 18:53:59	First Premier Bank, Attn: Bankruptcy, PO Box 5524, Sioux Falls, SD 57117-5524
5516082	Email/Text: Bankruptcy@ICSystem.com	Feb 27 2023 18:46:00	Ic Systems, Inc, Attn: Bankruptcy, PO Box 64378, Saint Paul, MN 55164-0378
5516101	Email/Text: sbse.cio.bnc.mail@irs.gov	Feb 27 2023 18:46:00	Internal Revenue Service, PO Box 7346, Philadelphia, PA 19101-7346
5516077	Email/Text: JCAP_BNC_Notices@jcap.com	Feb 27 2023 18:46:00	Fingerhut Direct Mrkting, 16 McLeland Rd, Saint Cloud, MN 56303-2198
5516083	Email/Text: JCAP_BNC_Notices@jcap.com	Feb 27 2023 18:46:00	Jefferson Capital Systems, LLC, Attn: Bankruptcy, 16 McLeland Rd, Saint Cloud, MN 56303-2198
5516085	Email/Text: PBNCNotifications@perituservices.com	Feb 27 2023 18:46:00	Kohls/Capital One, Attn: Credit Administrator, PO Box 3043, Milwaukee, WI 53201-3043
5516786	Email/PDF: resurgentbknotifications@resurgent.com	Feb 27 2023 18:54:00	LVNV Funding, LLC, Resurgent Capital Services, PO Box 10587, Greenville, SC 29603-0587
5516086	+ Email/Text: Documentfiling@lciinc.com	Feb 27 2023 18:46:00	LendingClub, Attn: Bankruptcy, 595 Market St, Ste 200, San Francisco, CA 94105-2807
5516087	+ Email/PDF: resurgentbknotifications@resurgent.com	Feb 27 2023 18:54:11	Lvnv Funding LLC, PO Box 10587, Greenville, SC 29603-0587
5516088	Email/Text: camanagement@mtb.com	Feb 27 2023 18:46:00	M & T Bank, Attn: Bankruptcy, PO Box 844, Buffalo, NY 14240-0844
5522223	Email/Text: camanagement@mtb.com	Feb 27 2023 18:46:00	M&T Bank, P.O. Box 840, Buffalo, NY 14240-0840
5521496	+ Email/Text: bankruptcydpt@mcmcg.com	Feb 27 2023 18:46:00	Midland Credit Management, Inc., PO Box 2037, Warren, MI 48090-2037
5516091	Email/Text: bankruptcydpt@mcmcg.com	Feb 27 2023 18:46:00	Midland Funding/Midland Credit Mgmt, Attn: Bankruptcy, PO Box 939069, San Diego, CA 92193-9069
5516092	Email/Text: bankruptcy@ncaks.com	Feb 27 2023 18:46:00	National Credit Adjusters, LLC, 327 W 4th Ave, Hutchinson, KS 67501-4842
5516104	Email/Text: RVSVCBICNOTICE1@state.pa.us	Feb 27 2023 18:46:00	PA Department of Revenue, Department 280946, Attn:Bankruptcy, Harrisburg, PA 17128-0946
5516093	Email/PDF: PRA_BK2_CASE_UPDATE@portfoliorecovery.com	Feb 27 2023 18:54:23	Portfolio Recovery Associates, LLC, Attn: Bankruptcy, 120 Corporate Blvd, Norfolk, VA 23502-4952
5521486	Email/PDF: PRA_BK2_CASE_UPDATE@portfoliorecovery.com	Feb 27 2023 18:54:00	Portfolio Recovery Associates, LLC, POB 12914, Norfolk VA 23541
5516396	Email/Text: RVSVCBICNOTICE1@state.pa.us	Feb 27 2023 18:46:00	Pennsylvania Department of Revenue, Bankruptcy Division, PO Box 280946, Harrisburg PA 17128-0946
5516095	Email/PDF: resurgentbknotifications@resurgent.com	Feb 27 2023 18:54:00	Resurgent Capital Services, Attn: Bankruptcy, PO

5516096	Email/Text: bankruptcy@springoakscapital.com	Feb 27 2023 18:46:00	Box 10497, Greenville, SC 29603-0497
5516097	Email/Text: Bankruptcy@ICSystem.com	Feb 27 2023 18:46:00	Spring Oaks Capital, LLC, Attn: Bankruptcy, PO Box 1216, Chesapeake, VA 23327-1216
5516126	+ Email/PDF: gecsed@recoverycorp.com	Feb 27 2023 18:54:09	Sprint, PO Box 64378, Saint Paul, MN 55164-0378
5516103	Email/Text: TAX-CTS-Eastern.BankruptcyMail@usdoj.gov	Feb 27 2023 18:46:00	Synchrony Bank, c/o PRA Receivables Management, LLC, PO Box 41021, Norfolk, VA 23541-1021
			U.S. Department of Justice, PO Box 227, Ben Franklin Station, Washington, DC 20044

TOTAL: 37

## BYPASSED RECIPIENTS

The following addresses were not sent this bankruptcy notice due to an undeliverable address, \*duplicate of an address listed above, \*P duplicate of a preferred address, or ## out of date forwarding orders with USPS.

NONE

## NOTICE CERTIFICATION

I, Gustava Winters, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed .R. Bank. P.2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: Mar 01, 2023

Signature: /s/Gustava Winters

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## CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on February 27, 2023 at the address(es) listed below:

Name	Email Address
Jack N Zaharopoulos	TWeclf@pamd13trustee.com
John Matthew Hyams	on behalf of Debtor 1 Jaime Gonzalez-Torres jmh@johnhyamslaw.com acb@johnhyamslaw.com;sew@johnhyamslaw.com
Michael Patrick Farrington	on behalf of Creditor M&T BANK mfarrington@kmllawgroup.com
United States Trustee	ustpregion03.ha.ecf@usdoj.gov

TOTAL: 4

**UNITED STATES BANKRUPTCY COURT**  
**MIDDLE DISTRICT OF PENNSYLVANIA**

In re:

Jaime Gonzalez-Torres,  
aka Jaime Torres Gonzalez, aka J Gonzalez, aka J Torres,  
Chapter 13

**Debtor 1**

Case No. 1:23-bk-00067-HWV

**Notice**

The hearing on confirmation of the Plan of reorganization of Debtor 1 is scheduled for the date indicated below.

**April 19, 2023** is the deadline for filing objections to confirmation of the Plan. Please note that evidentiary hearings will not be conducted at the time of the confirmation hearing. If it is determined during the confirmation hearing that an evidentiary hearing is required, the evidentiary hearing will be scheduled for a future date. The confirmation hearing scheduled below will be called even if an amended plan is filed before the hearing or a notice with a different hearing date is filed by counsel.

United States Bankruptcy Court Sylvia H. Rambo US Courthouse, Bankruptcy Courtroom No. 8 (4th Floor), 1501 N. 6th St, Harrisburg, PA 17102	Date: April 26, 2023  Time: 09:30 AM
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A copy of the Plan can be obtained by accessing the case docket through PACER, or from the Bankruptcy Clerk's Office at the address listed below during normal business hours.

Initial requests for a continuance of hearing (*L.B.F. 9013-4, Request to Continue Hearing/Trial with Concurrence*) shall be filed with the Court. Requests received by the Court within twenty-four (24) hours of the hearing will not be considered except in emergency situations. Additional requests for continuance must be filed as a Motion.

Requests to participate in a hearing remotely shall be made in accordance with L.B.R. 9074-1.

Electronic equipment, including cell phones, pagers, laptops, etc., will be inspected upon entering the Courthouse. These devices may be used in common areas and should be turned to silent operation upon entering the Courtroom and Chambers.

Photo identification is required upon entering the Courthouse.

<b>Address of the Bankruptcy Clerk's Office:</b> Ronald Reagan Federal Building 228 Walnut St, Rm 320 Harrisburg, PA 17101-1737 (717) 901-2800	<b>For the Court:</b> Terrence S. Miller Clerk of the Bankruptcy Court: By: KarenDavis, Deputy Clerk
Hours Open: Monday – Friday 9:00 AM – 4:00 PM	Date: February 27, 2023

ntcnfhrg (08/21)